

**REMARKS**

In accordance with the foregoing, claim 5 has been amended. Claims 5-7 and 12-14 are pending and under consideration.

**I. REJECTION OF CLAIMS 5 AND 6 UNDER 35 USC 112, SECOND PARAGRAPH, AS BEING INDEFINITE**

Claim 5 has been amended to overcome the rejection taking the Examiner's comments into consideration.

The rejections of claim 6 are respectfully traversed. The Examiner states that the limitation "the first bank public key" in paragraph 4, line 4 has insufficient antecedent basis. Applicant respectfully directs the Examiner to limitation (a2) in claim 5 that reads, "... encrypting account application information necessary for opening the new bank account by using the customer secret key and further by using a *first bank public key*, encrypting the customer public key and a second bank identification code by using *the first bank public key*," (emphasis provided) as providing sufficient antecedent basis as claim 6 depends from claim 5.

In view of the above, the rejections to claims 5 and 6 are respectfully overcome.

**II. CONCLUSION**

Also in the Office Action, the Examiner asserts that claims 5 and 6 would be allowable if amended to overcome the foregoing 35 USC 112(2) rejections. It is understood and therefore submitted that claims 5 and 6 are allowable.

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

Serial No. 08/825,565

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

STAAS & HALSEY LLP

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